Amendments to the Specification

Please replace the paragraph beginning on page 12, line 20 of the originally filed specification with the following amended paragraph.

In addition to such predetermined allowed behavior, which the system must enforce, a behavior pattern may also be determined during actual use of the card, and a deviation from this pattern may then serve as an indicator of a fraudulent transaction. For example during regular use of the card by a child it may be determined that he buys a hamburger at the local mall between 13:00 and 14:00 Mondays to Fridays and on Saturday night hires a video, and withdraws a small amount of cash from an ATM. If then a transaction arrives for a cash withdrawal on a Monday morning at 6:00 AM, it will be suspect and possibly be subjected to rejection or to further investigation. [[a.]] Segmentation information and detected behavior patterns are stored and associated with the card and/or client.